

IN RE:

PHILLIP C. RHODES
ALLISON M. RHODES
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-24823

Chapter 13

Document No.: 137

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 21st day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
3/21/25 11:21 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmr**

In re:
Phillip C. Rhodes
Allison M. Rhodes
Debtors

Case No. 19-24823-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 21, 2025

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Phillip C. Rhodes, Allison M. Rhodes, 1434 Greystone Drive, Pittsburgh, PA 15206-1158
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
15172803	+ 2414 Morgan Development, 215 N Highland Ave, Pittsburgh, PA 15206-3061
15172828	+ Color Me Mine, 3722 San Fernando Rd, Glendale, CA 91204-2919
15172836	KeyBank Commerical Loan Dept, PO Box 94525, Cleveland, OH 44101-4525
15172839	+ Lando, Weisberg Kelley & Co., PC, 6315 Forbes Ave, Pittsburgh, PA 15217-1745
15172843	+ PHLF, 100 West Station Square Capital, Corporation, Pittsburgh, PA 15219-1175
15172856	University of Pittsburgh, 127 Thackery Hall, Attn: Collections, Pittsburgh, PA 15260

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Mar 22 2025 00:44:34	KeyBank N.A. as s/b/m to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 01:04:43	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 01:04:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 22 2025 00:46:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 00:53:24	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15191532	Email/PDF: bncnotices@becket-lee.com	Mar 22 2025 00:53:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15172807	+ Email/PDF: bncnotices@becket-lee.com	Mar 22 2025 00:53:49	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15172804	+ Email/PDF: bncnotices@becket-lee.com	Mar 22 2025 00:53:49	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15172806	Email/PDF: bncnotices@becket-lee.com	Mar 22 2025 01:04:34	Amex, PO Box 1270, Newark, NJ 07101-1270
15172808	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 22 2025 00:46:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15172810	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 22 2025 00:46:00	Bank of America, PO Box 15796, Wilmington, DE 19886-5796
15172811	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 22 2025 00:46:00	Bank of America, 4909 Savarese Circle,

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 69

			F11-908-01-50, Tampa, FL 33634-2413
15196259	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 22 2025 00:46:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15172827	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 22 2025 00:46:00	Citizens Bank, PO Box 18290, Bridgeport, CT 06601-3290
15172825	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 22 2025 00:46:00	Citizens Bank, PO Box 9665, Providence, RI 02940
15172826	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 22 2025 00:46:00	Citizens Bank, ROP-450, PO Box 7000, Providence, RI 02940
15179721	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 22 2025 00:46:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15172846	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 22 2025 00:46:00	RBS Citizens CC, 1000 Lafayette Blvd, Bridgeport, CT 06604
15172847	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 22 2025 00:46:00	RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15172814	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2025 00:54:18	Chase Amazon, Cared Member Services, PO Box 1423, Charlotte, NC 28201-1423
15172815	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2025 01:04:34	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15172818	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2025 00:53:44	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15172821	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2025 01:04:41	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
15172822	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2025 00:53:48	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15203106	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2025 00:53:25	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15172824	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2025 00:53:24	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15172823	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2025 00:53:48	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15172829	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 22 2025 00:46:00	Department of Labor & Industry, Office of Chief Counsel, Tenth Floor-Labor and Industry Building, 651 Boas Street, Harrisburg, PA 17121-0750
15172830	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:26	Dicks MC, Synchrony Bank, PO Box 960012, Orlando, FL 32896-0012
15203269	+ Email/Text: kborkley@bernsteinlaw.com	Mar 22 2025 00:47:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15172831	Email/Text: collecadminbankruptcy@fnni.com	Mar 22 2025 00:46:00	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
15172833	Email/Text: collecadminbankruptcy@fnni.com	Mar 22 2025 00:46:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
15172832	Email/Text: collecadminbankruptcy@fnni.com	Mar 22 2025 00:46:00	First National Bank, P.o. Box 3412, Omaha, NE 68197
15181037	Email/Text: collecadminbankruptcy@fnni.com	Mar 22 2025 00:46:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197
15172834	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2025 00:46:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15200585	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 22 2025 00:46:00	Jefferson Capital Systems LLC, Po Box 7999,

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 69

			Saint Cloud Mn 56302-9617
15188152	+ Email/Text: RASEBN@raslg.com	Mar 22 2025 00:46:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15177322	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 22 2025 00:46:00	KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15172835	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 22 2025 00:46:00	Keybank, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15172837	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 22 2025 00:46:00	Keybank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15172838	^ MEBN	Mar 22 2025 00:44:42	Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15266743	+ Email/Text: bkmail@midfirst.com	Mar 22 2025 00:46:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15172840	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 22 2025 00:46:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15172841	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 22 2025 00:46:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15198190	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 22 2025 00:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15172842	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2025 00:46:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15548647	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 01:04:50	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15391460	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2025 00:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15172845	^ MEBN	Mar 22 2025 00:45:05	Pittsburgh City and School District, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
16469852	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2025 00:53:23	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15172848	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:24	Syncb/Google, Po Box 965022, Orlando, FL 32896-5022
15172850	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:51	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15172851	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:24	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15172849	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:54:07	Syncb/google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15173467	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 00:54:15	Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15172853	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:49	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15172852	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:54:22	Synchrony Bank/Care Credit, P.o. Box 965005, Orlando, FL 32896-5005
15172854	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:45	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15172855	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 00:53:41	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 69

15172858	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 22 2025 00:46:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15172857	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 22 2025 00:46:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 61

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15191534	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15172805	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15172813	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15172809	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15172812	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15172816	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15172817	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15172819	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15172820	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15172844	*+	PHLF, 100 West Station Square Capital, Corporation, Pittsburgh, PA 15219-1175
15203339	*+	Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor MidFirst Bank brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Christopher M. Frye	on behalf of Debtor Phillip C. Rhodes chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Joint Debtor Allison M. Rhodes chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Mar 21, 2025

Form ID: pdf900

Total Noticed: 69

ster@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 11